



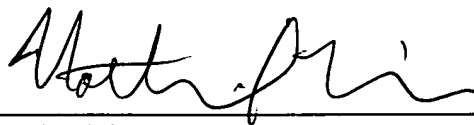
FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	13	- 14	0	\$ 50.00	\$ 0.00
Indep. Claims	4	- 4	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
No Petition for Extension of Time is Required					\$ 0.00
OTHER FEE (specify purpose):					\$ 0.00
TOTAL FEE					\$ 0.00

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

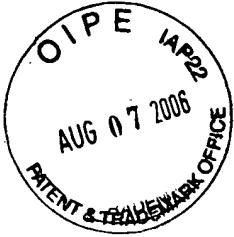
- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



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August 2, 2006  
Date



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: OTERO et al.

Application No.: 09/823,125

Filing Date: 3/30/2001

For: APPARATUS, METHODS AND  
ARTICLES OF MANUFACTURE  
FOR CONSTRUCTING AND  
EXECUTING TRANSACTION  
PROCESSES AND PROGRAMS

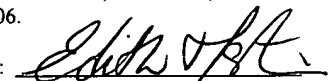
)  
) Group Art Unit: 3628  
)  
) Examiner: Ojo O. Oyebisi  
)  
) **AMENDMENT AND RESPONSE** to May  
) 4, 2006 Non-Final Office Action  
)  
) Attorney Docket No.: G08.051  
)  
) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840  
)  
)

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 2, 2006.

Dated: August 2, 2006

By:

  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed May 4, 2006, please amend the above-identified application as follows.

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.